

Information to identify the case:

Debtor 1	<u>James K. Rasmussen</u>		Social Security number or ITIN xxx-xx-3970
	First Name	Middle Name	Last Name
Debtor 2 (Spouse, if filing)	<u>First Name Middle Name Last Name</u>		Social Security number or ITIN _____
	First Name	Middle Name	Last Name
United States Bankruptcy Court	District of New Jersey		
Case number:	<u>17-11936-CMG</u>		

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

James K. Rasmussen

11/16/21

By the court: Christine M. Gravelle
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
James K. Rasmussen
Debtor

Case No. 17-11936-CMG
Chapter 13

District/off: 0312-3
Date Rcvd: Nov 16, 2021

User: admin
Form ID: 3180W

Page 1 of 3
Total Noticed: 26

The following symbols are used throughout this certificate:

Symbol

Definition
+ Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

CERTIFICATE OF NOTICE

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 18, 2021:

Recip ID	Recipient Name and Address
db	+ James K. Rasmussen, 50 Warren Place, Middletown, NJ 07748-1033
aty	+ Jonathan Goldsmith Cohen, I. Mark Cohen Law Group, 1 Executive Drive, Suite 6, Tinton Falls, NJ 07712-3825
r	+ Jennifer Stoner, Re/Max Bay Point Realtors, 526 Bay Ave., Point Pleasant Beach, NJ 08742-2533
sp	+ Mark Cohen, 1 Executive Drive, Suite 6, Tinton Falls, NJ 07701-4938
op	+ William A. Wenzel, Law Offices of William A. Wenzel, 707 Union Avenue, Suite 103, Brielle, NJ 08730-1470
516784237	+ Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284
516686815	+ Lifestyle Holidays Vacation Club, Ave. Lope de Vega No. 19, Edificio Piisa, Suite 400, Santo Domingo, Dominican Republic
516622167	+ Lifestyle Holidays Vacation Club, 1111 Brickell Ave, Ste 3010, Miami, FL 33131-3129
516686813	+ Lifestyle Holidays Vacation Club, c/o International Escrow Agency, Banco Sabadell Miami Branch, 1111 Brickell Avenue 30th floor, Miami, FL 33131-3112
516686814	+ Lifestyle Holidays Vacation Club, Lifestyle Tower, Cofresi Beach #1, Puerto Plata, Dominican Republic
516622169	+ Myriad Emergency Physician LLC, 1140 Route 72 W, Manahawkin, NJ 08050-2412

TOTAL: 11

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Nov 16 2021 20:32:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpregion03.ne.ecf@usdoj.gov	Nov 16 2021 20:32:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
516622159	+ EDI: BANKAMER.COM	Nov 17 2021 01:38:00	Bank Of America, Nc4-105-03-14, Po Box 26012, Greensboro, NC 27420-6012
516622162	+ EDI: CITICORP.COM	Nov 17 2021 01:38:00	Citibank, Citicorp Cr Svcs/Centralized Bankruptcy, Po Box 790040, S Louis, MO 63179-0040
516622163	+ EDI: WFNNB.COM	Nov 17 2021 01:38:00	Comenity Capital Bank/HSN, Po Box 182125, Columbus, OH 43218-2125
516771775	+ EDI: HY11.COM	Nov 17 2021 01:38:00	Hyundai Capital America DBA, Hyundai Motor Finance, PO Box 20809, Fountain Valley, CA 92728-0809
516622164	+ EDI: HY11.COM	Nov 17 2021 01:38:00	Hyundai Finc, Attn: Bankruptcy, Po Box 20809, Fountain City, CA 92728-0809
516622165	EDI: IRS.COM	Nov 17 2021 01:38:00	Internal Revenue Service, PO Box 21126, Philadelphia, PA 19114
516622161	EDI: JPMORGANCHASE	Nov 17 2021 01:38:00	Chase Card Services, Attn: Correspondence Dept, Po Box 15298, Wilmington, DE 19850
516751164	Email/PDF: resurgentbknotifications@resurgent.com	Nov 16 2021 20:43:45	LVNV Funding LLC, c/o Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
516622166	+ Email/Text: bk@lendingclub.com	Nov 16 2021 20:32:00	Lending Club Corp, 71 Stevenson St, Suite 300,

District/off: 0312-3

User: admin

Page 2 of 3

Date Rcvd: Nov 16, 2021

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San Francisco, CA 94105-2985

516704795	EDI: Q3G.COM	Nov 17 2021 01:38:00	Quantum3 Group LLC as agent for, Velocity Investments LLC, PO Box 788, Kirkland, WA 98083-0788
516764695	+ Email/Text: bankruptcyteam@quickenloans.com	Nov 16 2021 20:32:00	Quicken Loans Inc., 635 Woodward Avenue, Detroit, MI 48226-3408
516622170	+ Email/Text: bankruptcyteam@quickenloans.com	Nov 16 2021 20:32:00	Quicken Loans, 1050 Woodward Ave, Detroit, MI 48226-3573
516653615	+ EDI: RMSC.COM	Nov 17 2021 01:38:00	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021

TOTAL: 15

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
516622160	*+	Bank Of America, Nc4-105-03-14, Po Box 26012, Greensboro, NC 27420-6012
516771787	*+	Hyundai Capital America DBA, Hyundai Motor Finance, PO Box 20809, Fountain Valley, CA 92728-0809
516622168	*+	Lifestyle Holidays Vacation Club, 1111 Brickell Ave, Ste 3010, Miami, FL 33131-3129
516686812	*+	Lifestyle Holidays Vacation Club, 1111 Brickell Ave, Ste 3010, Miami, FL 33131-3129

TOTAL: 0 Undeliverable, 4 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 18, 2021

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 16, 2021 at the address(es) listed below:

Name	Email Address
Albert Russo	on behalf of Trustee Albert Russo docs@russotrustee.com
Albert Russo	docs@russotrustee.com
Denise E. Carlon	on behalf of Creditor QUICKEN LOANS INC. dcarlon@kmllawgroup.com bkgroup@kmllawgroup.com
Jonathan Goldsmith Cohen	on behalf of Debtor James K. Rasmussen imclawgroupecf@gmail.com;g.jr77824@notify.bestcase.com
Rebecca Ann Solarz	on behalf of Creditor QUICKEN LOANS INC. rsolarz@kmllawgroup.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

District/off: 0312-3

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Page 3 of 3

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